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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	85CF-00103
First Inventor	Christopher D. Johnson
Title	METHODS AND SYSTEMS FOR AUTOMATED INFERRAL VALUATION OF CREDIT SCORING
Express Mail Label No.	EL319733641US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Application claims small entity status.
See 37 CFR 1.27
3. Specification [Total Pages 43]
(Preferred arrangement set forth below)
- Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 USC 113) [Total Sheets 9]
5. Oath or Declaration [Total Pages]
- Newly executed (original or copy)
 - Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)
- Computer Readable Form (CRF)
 - Specification Sequence Listing on:
 - CD-ROM or CD-R (2 copies); or
 - paper
 - Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee) (For Identification Purposes Only)
11. English Translation Document (if applicable)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS
Statement (IDS)/PTO-1449 Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)
16. Request and Certification under 35 U.S.C. 122
(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. Certificate of Mailing By Express Mail
- Other: _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No.: _____

Prior application information:

Examiner: _____ Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label (Insert Custom No. or Attach bar code label here)	or <input checked="" type="checkbox"/> Correspondence address below				
Name	John S. Beulick, Reg. No. 33,338				
Address	Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600				
City	St. Louis	State	Missouri	Zip Code	63102
Country	US	Telephone	(314) 621-5070	Fax	(314) 621-5065

Name (Print/type)	Robert E. Slenker	Registration No. (Attorney/Agent)	45,112
Signature	<i>Robert E. Slenker</i>		
Date	14-DEC-2000		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$ 944.00)

Complete If Known

Application Number

Filing Date

First Named Inventor Christopher D. Johnson

Group Art Unit

Examiner Name

Attorney Docket Number 85CF-00103

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 01-2384

Deposit Account Name

- Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17
 Applicant claims small entity status. See 37 CFR 1.16 and 1.17

2. Payment Enclosed:

- Check Credit Card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Fee Description	Fee Paid
101 710	201	355 Utility Filing Fee	\$710.00
106 320	206	160 Design Filing Fee	
107 490	207	245 Plant Filing Fee	
108 710	208	355 Reissue filing Fee	
114 150	214	75 Provisional Filing Fee	
SUBTOTAL (1)			\$710.00

2. EXTRA CLAIM FEES

Total Claims	-20**	13	x	18	=	234.00
Independent Claims	3	-3*	0	x	0	=
Multiple Dependant			x		=	

Large Entity Fee Code (\$)	Entity Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 80	202 40	Independent claims in excess of 3
104 270	204 135	Multiple dependent claim, if not paid
109 80	209 40	**Reissue independent claims over original patent
110 18	210 9	**Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		

**or number previously paid, if greater; For Reissues, see above

\$234.00

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205	65 Surcharge - late filing fee or oath	
127 50	227	25 Surcharge-late provisional filing fee or cover sheet	
139 130	139	130 Non-English specification	
147 2520	147	2520 For filing a request for ex parte reexamination	
112 920*	112	920* Requesting publication of SIR prior to Examiner action	
113 1840*	113	1840*Requesting publication of SIR after Examiner action	
115 110	215	55 Extension for reply within first month	
116 390	216	195 Extension for reply within second Month	
117 890	217	445 Extension for reply within third month	
118 1390	218	695 Extension for reply within fourth month	
128 1890	228	945 Extension for reply within fifth month	
119 310	219	155 Notice of Appeal	
120 310	220	155 Filing a brief in support of an appeal	
121 270	221	135 Request for oral hearing	
138 1510	138	1510 Petition to institute a public use proceeding	
140 110	240	55 Petition to revive – unavoidable	
141 1240	241	620 Petition to revive – unintentional	
142 1240	242	620 Utility issue fee (or reissue)	
143 440	243	220 Design issue fee	
144 600	244	300 Plant issue fee	
122 130	122	130 Petitions to the Commissioner	
123 50	123	50 Petitions related to provisional applications	
126 180	126	180 Submission of Information Disclosure Stmt	
581 40	581	40 Recording each patent assignment per property (times number of properties)	
146 710	246	355 Filing a submission after a final rejection (37-CFR 1.129(a))	
149 710	249	355 For each additional invention to be examined (37 CFR 1.129(b))	
179 710	279	355 Request for Continued Examination (RCE)	
169 900	169	900 Request for expedited examination of a design application	
Other fee (specify) _____			

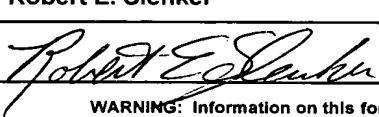
*Reduced by Basic Filing Fee Paid

SUBTOTAL (3)

SUBMITTED BY

Complete (if applicable)

Name (Print/Type) Robert E. Slenker Registration No. (Attorney/Agent) 45,112 Telephone (314) 621-5070

Signature  Date 14-DEC-2000

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

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PATENT
85CF-00103

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS



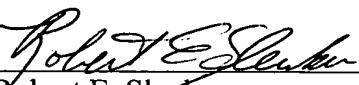
Express Mail mailing label number: **EL319733641US**

Date of Mailing: **December 14, 2000**

I certify that the attached utility patent application claiming the benefit of Provisional Application Serial No. 60/173,933 filed December 30, 1999 of **CHRISTOPHER D. JOHNSON, et al.** for **METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING**, including:

- Utility Patent Application Transmittal (1 pg)
- Fee Transmittal (in duplicate) (1 pg)
- Thirty-six (36) pages of specification; six (6) pages of claims; and one (1) page of abstract
- Nine (9) sheets of drawings
- Declaration and Power of Attorney (2 pages) (For Identification of Inventors Only)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



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